



# LIFELINK NEWSLETTER

## Page 1

Controlling Your Finances  
Without Letting Them Control  
You

## Page 2

January Plan of the Week Notes,  
Lifelink Spotlight

## Page 3

3 Small ACTs to Help You Stay  
Calm

## Controlling Your Finances Without Letting Them Control You

The new year is here! You may feel a sense of calm and relief now that the holidays are over and you can get back into your regular routine. But perhaps your holiday spending wasn't ideal, and you need to get back on track financially. Don't worry! While it may take some work, fixing your finances post-holiday season isn't an insurmountable task. "Improvement" doesn't equal drastic changes; it could be a few small steps to help relieve some financial stress. Remembering this can help you stay on track during the process and keep your current financial situation from affecting how you see your value as a person.

People who connect their personal value with their financial state may consider a threat to their finances a huge stressor and threat to their self-worth, according to a [study](#) by Dr. Lora Park of the University of Buffalo. You've probably heard the phrase: "Money doesn't buy happiness." Achieving your definition of financial stability is important, but it won't make other life stresses and issues disappear. A recent [study](#) by Dr. Matthew Monnot of the University of San Francisco found that human connections contribute to happiness more than money and that tying personal worth to extrinsic or external entities such as wealth can cause less satisfaction in life. A focus on intrinsic or internal needs like relationships and community can more positively impact well-being. So, while working on your [relationship](#) with your finances, work on your [relationships](#) with friends and family, too.

As you try to improve your finances after holiday spending, here are some tips from *Every Sailor, Every Day* campaign contributor and financial expert, Stacy Livingstone-Hoyte:

- **Be proactive about understanding your spending and how to recover.** Look through receipts and other records of transactions to see what you spent, make sure your [statements](#) are accurate, and then figure out how your budget needs to change so you can recover financially, get your savings in check, and avoid additional debt. If budgeting isn't your area of expertise, [Military OneSource](#) and [MilitarySaves](#) can help!
- **Figure out the financial balance that's right for you.** Making sure bills are paid each month and saving money for the future are important, but having some of your hard-earned money set aside for the fun stuff is good, too. When

working on your budget, make reasonable room for all three. Having everything categorized can help you be prepared if unexpected expenses pop up. And don't forget that the [Blended Retirement System](#) (BRS) is available as of January 1, 2018. If eligible and opting into BRS, consider how it may affect your finances.

- **Think ahead and look for bargains.** The holiday season isn't the only time you may find yourself buying gifts. Plan ahead for birthdays, anniversaries, and other celebrations by setting reminders a month in advance so you don't scramble at the last minute to find a gift you hadn't budgeted for. Also consider your relationship with the recipient, and think of non-monetary gifts that may be more meaningful. Incorporate [ways to save](#) in all of your shopping. Compare prices, use coupons, and take other steps to save on gas, groceries and other daily needs.

Following these steps and [others](#) that work for you can put you on the right track to getting your finances closer to where you want them to be. Recovering financially after the holidays is a process, but dedication and the right mindset make it minimally stressful. Creating and maintaining a budget, determining what financial security is for you, saving daily, and realizing that money doesn't determine your worth are key steps to making the improvements you want to see in 2018.



## Lifelink Spotlight

### To Our 21 Days of Total Sailor FITmas Partners

*Every Sailor, Every Day* has recently finished its third annual 21 Days of Total Sailor FITmas, giving tips on reaching goals related to physical fitness, behavioral health, financial responsibility, psychological and emotional well-being, family relationship strength and spiritual wellness to Sailors and their families. Our partners across the Navy and the Department of Defense share the mission of supporting service members and helping them achieve total health and wellness. We'd like to thank the following partners for contributing to the 2017 21 Days of Total Sailor FITmas. Be sure to check out their pages to learn more about what they do and how they can help you and your shipmates better navigate stress year-round.

- **Guard Your Health** is the Army National Guard's readiness and resilience campaign. They provided 12 Days of FITmas workouts that helped us all get in some needed physical activity after all the hot cocoa and candy canes. At **Guard Your Health**, you can find tools to help improve your physical and psychological health, including recipes, workout videos, and a "**Personal Stories**" section, highlighting Soldiers' real experiences and providing motivation in the new year.
- **Navy & Marine Corps Public Health Center** (NMCPHC) approaches overall health to support *Every Sailor, Every Day*. Their abdominal breathing exercise gave Sailors some relaxation and stress-relief during the 21 Days. Check out their monthly **Health Promotion Toolboxes** that provide focused information and resources to help you stay fit in 2018.
- **Keep What You've Earned** encourages responsible drinking among Sailors by celebrating their Navy career accomplishments. This FITmas, the campaign gave tips on how to be a stress-free **designated driver** and help Sailors celebrate responsibly and strengthen their behavioral fitness.
- The **Human Performance Resource Center** (HPRC) provides evidence-based tips to promote Total Force Fitness and help service members and their families reach their goals. This year, they helped the FITmas followers understand the importance of gratitude in improving psychological health.

With that said, we want to extend our gratitude to all of our partners, including the Real Warriors Campaign and the Navy Chief of Information (CHINFO) who shared content and helped make these 21 Days of Total Sailor FITmas a success. And, of course, thank you to the Sailors, commands and families who followed the 21 Days of Total Sailor FITmas, practiced and shared tips, and helped #BeThere for *Every Sailor, Every Day*. Have a happy new year!

## Plan of the Week Notes

*Below are sample Plan of the Week notes aligning with topics covered by the Every Sailor, Every Day campaign during the month of January:*

1. Starting or maintaining a physical fitness routine is a common goal that many have at the start of the new year. Recruiting a buddy to work out with can help you stay accountable and motivated. Read some tips on finding a compatible workout buddy, plus tips on workouts that you can try at [navstress.wordpress.com/2017/05/04/5-benefits-of-working-out-with-a-buddy/](http://navstress.wordpress.com/2017/05/04/5-benefits-of-working-out-with-a-buddy/).
2. Getting a good night's sleep can positively affect your mood and improve your overall health. But sometimes, we may be sabotaging our sleep without even realizing it. Maybe your mattress isn't ideal or your thermostat settings are keeping you from making the most of nighttime ZZZs. This infographic on Optimizing Your Sleep Space can show you ways to improve your sleep environment to help you rest better. Find it at [www.guardyourhealth.com/health-topics/sleep/sleep-space/](http://www.guardyourhealth.com/health-topics/sleep/sleep-space/).
3. It's important to be there for your friends, family, and shipmates when they're in need. But you can't pour from an empty cup. Always remember to take care of yourself. Self-care isn't selfish; it's essential for your own well-being. Find some tips on Small ACTs of self-care that you can incorporate into your life at [navstress.wordpress.com/2016/09/14/be-there-for-yourself/](http://navstress.wordpress.com/2016/09/14/be-there-for-yourself/).
4. The best thing that you can do if you are experiencing psychological health concerns is to seek help. Confidential support, free resources and information are available 24/7 through the DoD Be There Peer Support Call and Outreach Center via phone at 1-844-357-7337 or on their website at [www.betherepeersupport.org](http://www.betherepeersupport.org).

## Feeling Down? Check Your Thyroid.

January is Thyroid Awareness Month. Thyroid health is an important part of holistic wellness. If your thyroid does not function properly, it can cause a myriad of problems including fatigue, weight loss or weight gain, and difficulty sleeping. Thyroid conditions are associated with psychological health issues, including depression. Thyroid dysfunction can increase risk of depression, and depression can also impact thyroid function. Thyroid abnormalities do not affect everyone the same way, and the affected person may easily dismiss symptoms or attribute them to something else. If something seems to be abnormal, see a health care professional and ask to have your thyroid hormone levels checked, especially if you have a family history of thyroid problems. See Medline Plus' **Thyroid** page for more information.

## News and Resources

Keep in Touch During Your Deployment

[Human Performance Resource Center](#)

The Right (and Wrong) Uses of Caffeine

[Guard Your Health](#)

Eight Rewards of Tobacco-Free Living

[Military OneSource](#)

Behavioral Treatment for Insomnia

[Real Warriors](#)

Depression: Myths, Facts Backed Up By Numbers

[Defense Centers of Excellence](#)

How to Spot Signs of PTSD in Your Buddy

[Guard Your Health](#)

Single Military Parents Can Thrive With Support

[Human Performance Resource Center](#)

Anger Management Techniques

[Real Warriors](#)

Embrace Mindfulness: These 5 Tips Can Help You Get Started

[Defense Centers of Excellence](#)

Promoting Health Through Mind, Body, Spirit

[Navy.mil](#)

## Current and Upcoming Events

Healthy Weight Month Jan.

More information is available [here](#).

National Drug and Alcohol Facts Week

Jan. 22 - 28

Dialogue with DSPO

Jan. 10, 10 a.m. CST

[Log in here](#)

SPC Training Webinars

Jan. 11, 10 a.m. CST

Jan. 24, 2 p.m. CST

[Register here](#)

## 3 Small ACTs to Help You Stay Calm

Whether it's strain and pressure within your unit as you work long hours to prepare for deployment, a disagreement with your spouse that boils over, or a seemingly innocent debate with a friend that goes the wrong way, we can all expect to be blindsided by heated moments. Your reactions come quickly and before you know it, your heart is racing, your face is red and you're saying the first thing that comes to mind (and that thing may not necessarily help the situation).

While disagreements and tension are normal and can even contribute to strengthening **relationships**, they can surely leave their mark if not carefully addressed. Unchecked anger and unresolved issues can fester, impacting the individuals directly involved, other colleagues or family members, and the mission at-hand. By taking a moment to be proactive, you can help to keep the pot from boiling over by exploring strategies to defuse intense situations.

Just in time for the new year, here are 3 Small ACTs to help you stay calm:

**Breathe.** This simple act is often taken for granted, but is an important first step in trying to get your emotional and physiological responses in check when the tension is rising. Taking a deep breath (two to three second inhale and exhale) can help to induce calm in the midst of calamity. If you have a few moments to yourself and can find a quiet space, try this **Quick Fix Breathing Exercise** or check out the exercises on the National Center for Telehealth and Technology's **Breathe2Relax app**.

**Hit the gym, the track or the trails.** You may find that your most productive days in the gym or that your best runs happen when you need to vent some frustration. Building exercise into your daily routine can help to burn negativity and rewire your brain after tense times. Whether it's a run with a friend or mentor, weightlifting, interval training or yoga, turn to your favorite fitness regimen to maximize the mood-boost.

**Communicate.** Addressing conflict directly can lead to finding some common ground and getting things back on track sooner. Staying silent may only feed your emotions, leading to continued drama. When talking it out, try to use a neutral tone, make eye contact and explain how you perceived the issue or what led to the misunderstanding from your perspective. State that you would like to find a resolution that works for all parties involved (which may include compromising), and then actively listen to the other person or people involved. Instead of listening with the intent to dispute, make a point or interrupt, actually hear and process what the person is saying to you. Then restate it in your own words to ensure that you have an understanding. Clarify when necessary and allow for natural silence, even when it may feel awkward. This will enable you to respond appropriately and meaningfully, minimizing the potential for a heated exchange. Other forms of communication may help you stay calm by expressing your feelings, including **journaling** or speaking with a neutral person, such as a **peer support advocate**.

Before you land in your next heated moment, take some time to acknowledge what actions, words, topics or gestures are most likely to provoke you. Then note how you may react when these buttons are pushed. Taking this honest look at yourself proactively can help you keep off-the-cuff reactions at bay, enabling you to navigate issues calmly, learn from them and move forward. You may not be able to control others' behavior or external situations, but with a little prep you can control your responses to them.

